

Amendments to the Claims

1-28. (Cancelled)

29-37. (Withdrawn)

38. (Currently Amended) A method for operating an interface computer system to provide an interface between a financial bank card network and a communications system that provides a communications service to a customer with a customer account in the financial bank card network, the method comprising the steps of:

receiving a plurality of communications service events from the communications system;
for each of the plurality of communications service events,

determining if a communications service event is complete,

if the communications service event is not complete, then the method includes
determining an estimated cost of the communications service event, formatting a pre-
authorization and hold request for the estimated cost, and processing the pre-
authorization and hold request over the financial bank card network, and

if the communications service event is complete, then the method includes
determining an actual cost of the communications service event, formatting a first forced
post request for the actual cost, and processing the first forced post request over the
financial bank card network to charge the customer for the communications service
event;

accumulating the plurality of communications service events and associated costs over a
billing period for the customer;

determining whether the customer is due a credit or ~~aeessed~~ assessed a surcharge; and

formatting a second forced post request for the credit or the surcharge, and processing the
second forced post request over the financial bank card network.

39. (Previously Presented) The method of claim 38, wherein determining an estimated cost of
the communications service event includes tariffing and taxing the communications service
event.

40. (Previously Presented) The method of claim 38, wherein determining an actual cost of the communications service event includes tariffing and taxing the communications service event.

41-42. (Cancelled)

43. (Previously Presented) The method of claim 38, wherein in response to processing the pre-authorization and hold request over the financial bank card network, the method further comprises:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

44. (Previously Presented) The method of claim 38, wherein in response to processing the pre-authorization and hold request over the financial bank card network, the method further comprises:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

45. (Previously Presented) The method of claim 38, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

46. (Previously Presented) The method of claim 38, further comprising converting the communications service event into a bank card format.

47. (Previously Presented) The method of claim 46, wherein the bank card format comprises a Visa I, Visa II, ASPDH, or SET format.

48. (Currently Amended) A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communications system that provides a communications service to a customer with a customer account in the financial bank card network, the steps comprising:

- receiving a plurality of communications service events from the communications system; for each of the plurality of communications service events,

- determining if a communications service event is complete,

- if the communications service event is not complete, then the method includes determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network, and

- if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event;

- accumulating the plurality of communications service events and associated costs over a billing period for the customer;

- determining whether the customer is due a credit or ~~aeessed~~ assessed a surcharge; and

- formatting a second forced post request for the credit or the surcharge, and processing the second forced post request over the financial bank card network.

49. (Previously Presented) The computer-readable medium of claim 48, wherein determining an estimated cost of the communications service event includes tariffing and taxing the communications service event.

50. (Previously Presented) The computer-readable medium of claim 48, wherein determining an actual cost of the communications service event includes tariffing and taxing the communications service event.

51-52. (Cancelled)

53. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

54. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

55. (Previously Presented) The computer-readable medium of claim 48, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

56. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the step of converting the communications service event into a bank card format.

57. (Previously Presented) The computer-readable medium of claim 56, wherein the bank card format comprises a Visa I, Visa II, ASPDH, or SET format.